

**GOVERNMENT OF THE DISTRICT OF COLUMBIA**  
**D.C. Office of Personnel**

## **District Personnel Manual Issuance System**

This bulletin should be filed  
behind the divider for Part III of  
DPM Chapter(s) **22A & 22B**

**DPM Bulletin No.** 22A-4 & 22B-4

**SUBJECT:** District of Columbia Employees' Group Life Insurance (DCEGLI) Program and the Federal Employees' Group Life Insurance (FEGLI) Program Open Enrollment Period from September 1, 2004 through September 30, 2004      **Date:** August 18, 2004

### **1. Purpose**

The purpose of this bulletin is to provide employees in agencies under the personnel authority of the Mayor the procedures to follow during the open enrollment period for life insurance under the Federal Employees' Group Life Insurance (FEGLI) Program and the District of Columbia Employees' Group Life Insurance (DCEGLI) Program. The open enrollment period for life insurance will be from **September 1, 2004 through September 30, 2004**.

### **2. Authority**

- a. Section 2203 of the District of Columbia Government Comprehensive Merit Personnel Act of 1978 (CMPA), effective March 3, 1979 (D.C. Law 2-139; D.C. Official Code § 1-622.03) (2001). Section 2203 of the CMPA states that "the District shall provide the group life insurance benefits set forth in § 1-622.07 to all employees of the District first employed after September 30, 1987, except those specifically excluded by law or by rule."
- b. 5 Code of the Federal Regulations (CFR), Part 870, and any other related federal regulations, which apply to individuals first hired by the District government before October 1, 1987.

### **3. Coverage**

- a. The DCEGLI is applicable to individuals first hired by the District government after September 30, 1987, except those specifically excluded by law or by rule.
- b. The FEGLI is applicable to individuals first hired by the District government before October 1, 1987, except those specifically excluded by law or rule and regulation. Therefore, the federal regulations in 5 CFR, Part 870 and any other related federal regulations will continue to apply to each employee of the District government first hired before October 1, 1987.

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*Note: DPM Bulletins that are strictly procedural in nature have direct applicability only to agencies and employees under the personnel authority of the Mayor. Other personnel authorities or independent agencies may adopt any or all of these procedures or guidance materials for agencies and employees under their respective jurisdictions. [See DPM Chapter 2, Part II, Subpart 1, § 1.3]*

**Inquiries:** DCOP, Management and Employee Services Admin., Benefits Unit, (202) 442-9655

**Distribution:** Heads of Departments and Agencies, HR Advisors, and DPM Subscribers

**Bulletin Expires:** April 29, 2005

#### **4. General Provisions**

- a. Employees who are not excluded by law or regulation are eligible to enroll or make changes during the open enrollment period from September 1 through September 30, 2004.
- b. Annuitants are ineligible to enroll or increase their current coverage during open season enrollment, unless they are reemployed with the District government in a position in which they are eligible for FEGLI coverage.
- c. Any new elections or added coverage elections will not be considered a first opportunity to enroll for purposes of meeting the requirements to carry life insurance into retirement. In order to carry newly elected coverage (including a higher multiple of Option B) into retirement, the new election or added coverage must be in effect for the 5 years of service immediately preceding the date of retirement, or for the entire period(s) of service during which the new election or added coverage were available (if this period of coverage is less than 5 years). Employees, especially those who are approaching retirement eligibility, should be cautioned about the 5-year/first-opportunity provisions, so that they are aware that they will not be able to take a higher level of coverage into retirement. Employees who do not meet the 5-year/first-opportunity requirement will still be eligible to convert to non-group insurance, without a medical examination, any of the higher levels of coverage that they added during this open season.
- d. Staff in the D.C. Office of Personnel (DCOP), Management and Employee Services Administration, Benefits Unit, counseling employees covered under the FEGLI Program must become familiar with the provisions of the U.S. Office of Personnel Management's (OPM) Benefits Administration Letter (BAL) Number: 04-203, Federal Employees' Group Life Insurance (FEGLI) Program: FEGLI 2004 Open Season Announced – September 2004; and incorporate the provisions of the letter into counseling. For more information, eligible employees may consult the FEGLI Handbook on the OPM website at [www.opm.gov/insure/life](http://www.opm.gov/insure/life).

#### **5. Enrollment Procedures under the DCEGLI Program**

- a. Staff in the DCOP, Benefits Unit, are responsible for advising employees of the open enrollment period and procedures for the DCEGLI Program, and for providing advisory and technical assistance in this process.
- b. No action is required for employees who are satisfied with their current level of DCEGLI coverage. Employees who wish to change their enrollment status or their level of coverage must complete a D.C. Standard Form (DCSF) 1275, Life Insurance Election and a D.C. Standard Form (DCSF) 1276, Designation of Beneficiary.
- c. The Designation of Beneficiary form must be signed in the presence of 2 witnesses. An individual who acts as a witness is ineligible to receive payment as a beneficiary. **It is the employee's responsibility to return his or her completed DCSF 1275 and DCSF 1276 forms to the personnel office.** Previous waivers or declinations of coverage will not be canceled unless the employee submits a new election form during the open enrollment period.

- d. The DCOP must distribute the DCSF 1275 and DCSF 1276 forms to employees who are interested in enrolling or making a change to their present enrollment status or levels of coverage.
- e. “New hires” and employees who first become eligible for DCEGLI coverage during the September 1 through September 30, 2004 open enrollment period and thereafter, will be enrolled in the usual manner by completing the DCSF 1275 and DCSF 1276 forms. As previously mentioned, the Designation of Beneficiary form (DCSF 1276) must be signed in the presence of two witnesses. The effective date for new hires and others who first become eligible during the open enrollment period shall be immediate for Basic Coverage and the first day of the pay period following submission of the form to the personnel office for Optional Coverage.
- f. For the purposes of this bulletin, the term “new hire” means an employee first hired or re-hired by the District government during the life insurance open season period (September 1 through September 30, 2004).
- g. The DCOP shall:
  - (1) Review the completed election and designation of beneficiary forms for accuracy;
  - (2) Enter the date of receipt on all open enrollment forms (DCSF 1275 and DCSF 1276); and
  - (3) Complete the section **marked “FOR THE PERSONNEL OFFICE ONLY”** by:
    - (a) Completing the box marked **“NUMBER OF EVENT PERMITTING CHANGE.”** The number of event permitting change is **“6;”** and
    - (b) Completing the box marked **“PAYROLL OFFICE – INSURANCE CODE.”** The Payroll Office Insurance Codes can be found on the back of the DCSF 1275 form.
- h. Once the steps listed in § 5(g) above are completed, the authorized official(s) in the DCOP will sign the DCSF 1275 and DCSF 1276 forms.

## **6. Enrollment Procedures under the FEGLI Program**

- a. Staff in the DCOP, Benefits Unit, are responsible for advising employees covered under the FEGLI Program of the open enrollment period and procedures for the Program, and for providing advisory and technical assistance in this process.
- b. Employees under FEGLI who wish to enroll or change coverage **must** use the special FEGLI 2004 Open Season Election form (FE-2004). Employees cannot use the Standard Form 2817, Life Insurance Election, to make FEGLI 2004 Open Season elections. As previously mentioned, eligible employees should consult the FEGLI Handbook for additional information on the FEGLI Program.

## **7. Pay and Duty Status Requirements**

Employees are also to be advised that there is a pay and duty status requirement.

- a. The earliest date that open enrollment elections will become effective is the first day of the first pay period beginning on or after September 1, 2005. In order for the election to

become effective that pay period, a full-time regular employee must be in a **pay and duty status for 64 hours under DCEGLI and 32 hours under FEGLI** in the pay period immediately preceding September 1, 2005. Otherwise, the election becomes effective the next pay period after the one in which the employee fulfills the pay and duty status requirement (following the September 1, 2005 date).

- b. Part-time employees must be in a pay and duty status for one-half of the regularly-scheduled tour of duty indicated on his or her current personnel action before newly-elected coverage will become effective.
- c. Employees without a regularly-scheduled tour of duty or who are employed on an intermittent basis must have been in a pay and duty status for one-half of the hours customarily worked before newly-elected coverage will become effective. Employing offices can determine the number of hours customarily worked by averaging the number of hours worked during the quarter ending **June 30, 2004**.
- d. For the purposes of this bulletin, the term “**pay and duty status**” means that the employee is actually working; it does not include time on annual or sick leave, LWOP, excused absence or other absence from duty. There are no exceptions to the duty requirement, such as employees on military furlough, or on leave of any kind (including up to 12 months of LWOP) while receiving disability compensation.
- e. All employees are required to meet the pay and duty status requirement. When (and if) such employees return to duty to meet the pay and duty status requirement, their elections filed during the open enrollment period become effective. Therefore, it is especially important that **ALL** employees on the employing office rolls receive open enrollment information and have the opportunity to make an election.

## **8. Submission of Life Insurance Election Forms and Timely Elections**

- a. As applicable, open enrollment life insurance election forms under the DCEGLI and FEGLI Programs must be submitted by mail or in person to one of the following locations within the DCOP:
  - D.C. Office of Personnel  
Management and Employee Services Administration, Benefits Unit,  
One Judiciary Square, located at 441 4<sup>th</sup> Street, NW, Room 345 South, Washington,  
D.C. 20001; or
  - D.C. Office of Personnel  
Management and Employee Services Administration, Benefits Unit,  
Reeves Center Personnel Office, located at 2000 14<sup>th</sup> Street, NW, 4<sup>th</sup> floor,  
Washington, D.C. 20001
- b. Open enrollment life insurance election forms and designation of beneficiary forms must be received in the DCOP by the close of business on Thursday, September 30, 2004.
- c. Belated open season elections may be accepted by the DCOP through March 31, 2005 if DCOP staff determines that the employee was unable to make a timely election due to circumstances beyond his or her control. The employee has 31 days after the determination is made to make his or her open season election. The Remarks section of the enrollment form should indicate that a “**Belated Open Season** election has been

authorized.” The effective date for a belated open season election is the same as that for a timely election. The employee must also meet the pay and duty status requirements in § 7 of this bulletin.

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